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May 26, 2005

Brian McNeil, Executive Secretary
Arizona Corporation Commission
Telecommunications Division
1200 West Washington
Phoenix, AZ 85007

RE: Staff's First Set of Data Requests to IBFA Acquisition Company, LLC
Docket No. T-04314A-05-0338

Dear Mr. McNeil:

In accordance with Staff Member, Adam Lebrecht's request, please find an original and thirteen (13) copies of Staff's First Set of Data Requests in the above-referenced docket.

Should you have any questions concerning this filing, please contact my assistant, Teresa Bitterling or myself.

Very truly yours,

EARLY, LENNON, CROCKER & BARTOSIEWICZ, P.L.C.

Patrick D. Crocker

PDC/tlb

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STAFF'S FIRST SET OF DATA REQUESTS TO
IBFA ACQUISITION COMPANY, LLC
DOCKET NO. T-04314A-05-0338

1. Please indicate how your company calculated the actual maximum and actual minimum rates that will be contained in your tariffs for each of your services.

As provided in the Application, Question (A-9) No. 2, the rates listed for each proposed service are *actual* rates.

2. Please indicate why you believe that your proposed range of rates is just and reasonable using a competitive market analysis. Your analysis may contain publicly available examples of rates charged by the incumbent or other carriers for similar services or any other information that you believe demonstrates that your actual rates are just and reasonable. For a list of telecommunications carriers certificated in Arizona, go to www.ccc.stat.az.us/utility/utility for a list of Commission-approved telecommunications rates and tariffs, go www.cc.state.az.us/utility/tariffs .

As indicated in Exhibit A, IBFA's rates are just and reasonable using a competitive market analysis.

3. Please indicate why you believe that your proposed range of rates is just and reasonable using a fair value or cost basis. Please include economic justification or cost support data. Please include any supporting materials.

As indicated in Exhibit A, IBFA's rates are consistent with fair market value.

4. Please identify any other jurisdiction in which your company or an affiliate provides similar services. Please specify the rates that your company and/or affiliate will charge for these similar services in these other jurisdictions. If there is a difference between the rates that your company will charge in Arizona and the rates that your company and/or affiliate charges in other jurisdictions for similar services, please identify and indicate the amount of the difference and explain why you are proposing different rates in Arizona. If IBFA does not provide telecommunications service in six or more states, please indicate IBFA's current number of employees and their total combined years of experience in the telecommunications industry.

IBFA Acquisition Company, LLC is currently providing telecommunication services within the following jurisdictions: Colorado, District of Columbia, Idaho, Indiana, Iowa, Michigan, Montana, New Hampshire, New Jersey, North Carolina, North Dakota, Oregon, Pennsylvania, Texas, Utah, Virginia, Wisconsin and Wyoming. Its affiliate American Farm Bureau, Inc. is authorized as indicated in Exhibit B.

IBFA Acquisition Company, LLC's rates will mirror the rates of American Farm Bureau, Inc. The difference in rates offered for similar services in other jurisdictions and the rates proposed in Arizona is a result of the different rates the underlying carrier(s) charge(s) Applicant in each jurisdiction. Please see Exhibit B.

STAFF'S FIRST SET OF DATA REQUESTS TO
IBFA ACQUISITION COMPANY, LLC
DOCKET NO. T-04314A-05-0338

5. Please identify any other jurisdiction in which your company or an affiliate is applying to provide similar services. Please specify the rates that your company and/or affiliate will charge for these similar charges in these other jurisdictions. If there is a difference between the rates that your company charges in Arizona and the rates that your company and/or affiliate will charge in other jurisdictions for similar services, please identify and indicate the amount of the difference and explain why you intend to charge different rates in Arizona.

IBFA Acquisition Company, LLC has applications pending in the following jurisdictions: Alabama, Arkansas, California, Florida, Georgia, Illinois, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Minnesota, Mississippi, Nebraska, Nevada, New York, Vermont, Washington and West Virginia.

IBFA Acquisition Company, LLC's rates will mirror the rates of American Farm Bureau, Inc. The difference in rates offered for similar services in other jurisdictions and the rates proposed in Arizona is a result of the different rates the underlying carrier(s) charge(s) Applicant in each jurisdiction. Please see Exhibit C.

EXHIBIT A

Attached is a published report from www.phoneratefinder.com and www.abtolls.com/index.html detailing available rates for long distance service within the State of Arizona (www.cc.state.az.us/utility/utility and www.cc.state.az.us/utility/tariffs links are not working). This information clearly identifies a very wide range of costs available for long distance service.

Our product falls within the range of these available costs. As customers voluntarily agree to our price structure on application for service and are free to discontinue service at any time, we believe that our product price is consistent with a fair market value or our customers would simply select another provider.

IBFA Acquisition Company, LLC is a national reseller of long distance service, which will be providing MTS, out-WATS, in-WATS and Calling Card services with nationwide rates ranging from (switched inbound) 0.0297 to 0.0327 cents per eighteen seconds, (switched outbound) 0.0207 to 0.0390 cents per eighteen seconds and (calling card) 0.1390 to 0.2250 per minute for intrastate calls. The range of rates between jurisdictions is due to the differing amounts Applicant is charged by the underlying carrier(s). The rate for each service within a jurisdiction is available to all customers regardless of location.

PhoneRateFinder.com

Long Distance Rate Search Engine

1+ Long Distance

Intrastate Rates

International Rates

Phone Cards

Consumer Av

Rate Comparison For State-to-State Calls

Last updated: May 23, 2005

Below is the list of telecommunication companies that provide long distance service for residences and small businesses. You can choose any of them to be your primary long distance carrier, which means the company will handle all the calls that you make by dialing 1 + the phone number you are calling. When comparing plans, please also remember to compare in-state (intrastate) rates for your state, since all in-state calls are subject to a different set of tariffs. Plus, if you make international calls, international rates should also be one of your criteria in making a decision. Please notice that none of the plans below are dial-around plans which means you won't have to dial any 10-10 or any other access codes to use the long distance service.

Long distance plan	Rate per minute \$	Monthly fee \$	Monthly minimum \$	In-state rates View in-state rates	International rates View international rates	Notes
<u>CogniState</u>	\$0.0345	\$0.00	\$0.00	View in-state rates	View international rates	No paper invoice. Invoices are available online. Must pay by credit card. 6-second billing with a 6-second minimum.
<u>CogniState</u>	\$0.0345	\$0.00	\$20.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 6-second minimum.
<u>CogniState</u>	\$0.0345	\$1.99	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 6-second minimum.
<u>CogniWorld</u>	\$0.0349	\$0.00	\$0.00	View in-state rates	View international rates	No paper invoice. Invoices are available online. Must pay by credit card. 6-second billing with a 6-second minimum.
<u>Cogni World</u>	\$0.0349	\$0.00	\$20.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 6-second minimum.
<u>CogniWorld</u>	\$0.0349	\$1.99	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 6-second minimum.
<u>Simplicity 3.5 cents</u>	\$0.035	\$0.00	\$200.00	View in-state rates	View international rates	25 free minutes each month for the first 4 months of service. The plan has a 6-second billing increment with an 18-second minimum.
	\$0.0389	\$0.00	\$0.00	View in-state rates	View international rates	No paper invoice. Invoices are available online. Must pay by

<u>CogniPhone</u>					rates	credit card. 6-second billing with a 6-second minimum.
<u>CogniPhone</u>	\$0.0389	\$0.00	\$20.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 6-second minimum.
<u>CogniPhone</u>	\$0.0389	\$1.99	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 6-second minimum.
<u>Covista Communications</u>	\$0.039	\$0.00	\$0.00	View in-state rates	View international rates	No paper invoice. Invoices are available online. Must pay by credit card. 6-second billing with a 6-second minimum.
<u>Unitel</u>	\$0.039	\$0.00	\$15.00	View in-state rates	View international rates	6-second billing increment with an 18-second minimum.
<u>PNG - 3.9 cents</u>	\$0.039	\$0.00	\$15.00	View in-state rates	View international rates	The plan has a 1-minute billing increment with a 1-minute minimum. Add \$1 per month if you wish to have paper billing.
<u>Opex</u>	\$0.039	\$0.00	\$20.00	View in-state rates	View international rates	100 free state-to-state minutes are credited on your sixth month's bill. 1-minute billing increment with a 1-minute minimum.
<u>Covista Communications</u>	\$0.039	\$0.00	\$20.00	View in-state rates	View international rates	The plan has a 6-second billing with a 6-second minimum.
<u>Covista Communications</u>	\$0.039	\$1.99	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing with a 6-second minimum.
<u>Unitel</u>	\$0.039	\$2.00	\$0.00	View in-state rates	View international rates	6-second billing increment with an 18-second minimum.
<u>Opex</u>	\$0.039	\$2.00	\$0.00	View in-state rates	View international rates	100 free state-to-state minutes are credited on your sixth month's bill. 1-minute billing increment with a 1-minute minimum.
<u>PNG - 3.9 cents</u>	\$0.039	\$2.50	\$0.00	View in-state rates	View international rates	The plan has a 1-minute billing increment with a 1-minute minimum. Add \$1 per month if you wish to have paper billing.
<u>PNG - 4.25 cents</u>	\$0.0425	\$0.00	\$25.00	View in-state rates	View international rates	The plan has a 6-second billing increment with an 18-second minimum.
<u>Simplicity 4.5 cents</u>	\$0.045	\$0.00	\$0.00	View in-state rates	View international rates	25 free minutes each month for the first 4 months of service. The plan has a 6-second billing increment with an 18-second minimum.
<u>PNG - 4.5 cents</u>	\$0.045	\$0.00	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing increment with an 30-second minimum.

American Telecom Network	\$0.049	\$0.00	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing increment with an 18-second minimum.
Frontier InterState 4.9	\$0.049	\$0.00	\$30.00	View in-state rates	View international rates	Additional \$2.99 monthly fee will apply for the Optional International Plan.
TTI National - Gold Package	\$0.049	\$3.95	\$25.00	View in-state rates	View international rates	The plan has a 6-second billing increment with an 18-second minimum.
Frontier InterState 4.9	\$0.049	\$5.99	\$0.00	View in-state rates	View international rates	Additional \$2.99 monthly fee will apply for the Optional International Plan.
MCI Nationwide 200	\$0.05	\$0.00	\$9.95	View in-state rates	View international rates	
Qwest 5¢ with International Savings	\$0.05	\$10.95	\$0.00	View in-state rates	View international rates	Monthly fee drops to \$8.95 if you choose online billing.
MCI Nationwide Unlimited Evenings	\$0.05	\$17.95	\$0.00	View in-state rates	View international rates	Unlimited calls from 7 pm until 7 am, Monday through Sunday.
MCI Nationwide Unlimited Evenings with International Weekends	\$0.05	\$19.95	\$0.00	View in-state rates	View international rates	Unlimited calls from 7 pm until 7 am, Monday through Sunday.
MCI Nationwide 200 with International Weekends	\$0.05	\$2.00	\$9.95	View in-state rates	View international rates	
MCI Nationwide	\$0.05	\$2.95	\$0.00	View in-state rates	View international rates	
MCI Nationwide Unlimited Evenings with Anytime Worldwide	\$0.05	\$21.95	\$0.00	View in-state rates	View international rates	Unlimited calls from 7 pm until 7 am, Monday through Sunday.
MCI Nationwide 200 with Anytime Worldwide	\$0.05	\$4.00	\$9.95	View in-state rates	View international rates	
MCI Nationwide with International Weekends	\$0.05	\$4.95	\$0.00	View in-state rates	View international rates	
Excel Nickel						

<u>Nation WorldRate Now</u>	\$0.05	\$5.00	\$0.00	View in-state rates	View international rates	5-minute minimum per completed call applies.
<u>MCI Nationwide Instate</u>	\$0.05	\$5.95	\$0.00	View in-state rates	View international rates	
<u>Qwest 5¢ Calling Plan</u>	\$0.05	\$5.95	\$0.00	View in-state rates	View international rates	Monthly fee drops to \$3.95 if you choose online billing.
<u>MCI Nationwide with Anytime Worldwide</u>	\$0.05	\$6.95	\$0.00	View in-state rates	View international rates	
<u>MCI Nationwide Instate with International Weekends</u>	\$0.05	\$7.95	\$0.00	View in-state rates	View international rates	
<u>Excel Nickel Nation WorldRate Now</u>	\$0.05	\$8.50	\$0.00	View in-state rates	View international rates	5-minute minimum per completed call applies.
<u>Sprint Nickel Anytime</u>	\$0.05	\$8.95	\$0.00	View in-state rates	View international rates	
<u>Qwest 5¢ with Q.world</u>	\$0.05	\$8.95	\$0.00	View in-state rates	View international rates	Monthly fee drops to \$6.95 if you choose online billing.
<u>MCI Nationwide Instate with Anytime Worldwide</u>	\$0.05	\$9.95	\$0.00	View in-state rates	View international rates	
<u>Qwest 6¢ Calling Plan</u>	\$0.06	\$0.00	\$10.00	View in-state rates	View international rates	
<u>Qwest 6¢ with Q.world</u>	\$0.06	\$3.00	\$10.00	View in-state rates	View international rates	
<u>Qwest 6¢ with International Savings</u>	\$0.06	\$5.00	\$10.00	View in-state rates	View international rates	
<u>LifeLine 6.9 Value</u>	\$0.069	\$0.00	\$0.00	View in-state rates	View international rates	
<u>LifeLine 6.9 Value with Instate Bonus</u>	\$0.069	\$2.00	\$0.00	View in-state rates	View international rates	
<u>LifeLine 6.9 Value with International Bonus</u>	\$0.069	\$2.00	\$0.00	View in-state rates	View international rates	
<u>LifeLine 6.9</u>						

<u>Value Instate and International Bonuses</u>	\$0.069	\$4.00	\$0.00	View in-state rates	View international rates	
<u>Qwest 200</u>	\$0.07	\$0.00	\$12.95	View in-state rates	View international rates	First 200 domestic weekday minutes every month are billed a 7.4 cents/min.
<u>LifeLine Smart 400</u>	\$0.07	\$0.00	\$19.99	View in-state rates	View international rates	The rate for state-to-state calls is 4.75 cents/minute for the first 400 minutes.
<u>AT&T Unlimited</u>	\$0.07	\$19.95	\$0.00	View in-state rates	View international rates	Unlimited calls from home to AT&T residential long distance subscribers.
<u>Sprint 7¢ Anytime</u>	\$0.07	\$2.00	\$0.00	View in-state rates	View international rates	
<u>LifeLine Smart 400 with Instate Bonus</u>	\$0.07	\$2.00	\$19.99	View in-state rates	View international rates	The rate for state-to-state calls is 4.75 cents/minute for the first 400 minutes.
<u>LifeLine Smart 400 with International Bonus</u>	\$0.07	\$2.00	\$19.99	View in-state rates	View international rates	The rate for state-to-state calls is 4.75 cents/minute for the first 400 minutes.
<u>LifeLine Family Connections</u>	\$0.07	\$2.95	\$0.00	View in-state rates	View international rates	
<u>AT&T Unlimited with One Rate Intl</u>	\$0.07	\$22.90	\$0.00	View in-state rates	View international rates	Unlimited calls from home to AT&T residential long distance subscribers.
<u>Qwest 200 with Q.world</u>	\$0.07	\$3.00	\$7.95	View in-state rates	View international rates	First 200 domestic weekday minutes every month are billed a 7.4 cents/min.
<u>Working Assets</u>	\$0.07	\$3.95	\$0.00	View in-state rates	View international rates	
<u>Frontier ExactRate</u>	\$0.07	\$3.99	\$0.00	View in-state rates	View international rates	Additional \$2.99 monthly fee will apply for the Optional International Plan.
<u>LifeLine Smart 400 with Instate and International Bonuses</u>	\$0.07	\$4.00	\$19.99	View in-state rates	View international rates	The rate for state-to-state calls is 4.75 cents/minute for the first 400 minutes.
<u>Excel Simply More</u>	\$0.07	\$4.50	\$0.00	View in-state rates	View international rates	
<u>Qwest Rollback</u>	\$0.07	\$4.95	\$0.00	View in-state rates	View international rates	State-to-state calls on weekends are 5 cents/min. The monthly fee will be reduced by \$1 every month until it reaches \$0.95.

<u>AT&T One Rate 7¢ Plus</u>	\$0.07	\$4.95	\$0.00	View in-state rates	View international rates	Online billing only. AT&T may charge a monthly connection fee for in-state calls in some states.
<u>Qwest 200 with International Savings</u>	\$0.07	\$5.00	\$12.95	View in-state rates	View international rates	First 200 domestic weekday minutes every month are billed at 7.4 cents/min.
<u>Verizon Best Times with Worldwide Saver</u>	\$0.07	\$7.75	\$0.00	View in-state rates	View international rates	State-to-state calls during off-peak hours are 5 cents/min.
<u>AT&T One Rate 7¢ Plus with One Rate Intl</u>	\$0.07	\$7.90	\$0.00	View in-state rates	View international rates	Online billing only. AT&T may charge a monthly connection fee for in-state calls in some states.
<u>Sprint Global Savings II</u>	\$0.07	\$7.95	\$0.00	View in-state rates	View international rates	When you bill over \$50 a month in long-distance usage, your monthly fee drops to \$4.95.
<u>Qwest Rollback with Q.world</u>	\$0.07	\$7.95	\$0.00	View in-state rates	View international rates	State-to-state calls on weekends are 5 cents/min. The monthly fee will be reduced by \$1 every month until it reaches \$3.95.
<u>Excel Simply More with WorldRate Now</u>	\$0.07	\$8.00	\$0.00	View in-state rates	View international rates	
<u>Qwest Rollback with International Savings</u>	\$0.07	\$9.95	\$0.00	View in-state rates	View international rates	State-to-state calls on weekends are 5 cents/min. The monthly fee will be reduced by \$1 every month until it reaches \$5.95.
<u>Verizon Smart Touch</u>	\$0.08	\$0.00	\$0.00	View in-state rates	View international rates	You must prepay for long-distance time.
<u>Verizon Smart Touch with Worldwide Saver</u>	\$0.08	\$3.00	\$0.00	View in-state rates	View international rates	You must prepay for long-distance time.
<u>Earth Tones Green Saver</u>	\$0.08	\$4.95	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 30-second minimum.
<u>Verizon Best Times</u>	\$0.08	\$4.95	\$0.00	View in-state rates	View international rates	State-to-state calls during off-peak hours are 5 cents/min.
<u>MCI New Savings</u>	\$0.09	\$0.00	\$6.00	View in-state rates	View international rates	State-to-state calls on weekends are billed at 5 cents/minute.
<u>MCI New Savings with International Weekends</u>	\$0.09	\$2.00	\$6.00	View in-state rates	View international rates	State-to-state calls on weekends are billed at 5 cents/minute.

Frontier Hometown Saver	\$0.09	\$2.99	\$0.00	View in-state rates	View international rates	On Sundays calls are billed at 5 cents/min. Additional \$2.99 monthly fee will apply for the Optional International Plan.
Verizon e-Value with Worldwide Saver	\$0.09	\$3.00	\$0.00	View in-state rates	View international rates	State-to-state calls on weekends are 5 cents/min.
MCI New Savings with Anytime Worldwide	\$0.09	\$4.00	\$6.00	View in-state rates	View international rates	State-to-state calls on weekends are billed at 5 cents/minute.
Verizon State Saver	\$0.09	\$4.75	\$0.00	View in-state rates	View international rates	
Verizon State Saver with Worldwide Saver	\$0.09	\$7.75	\$0.00	View in-state rates	View international rates	
Verizon e-Value	\$0.10	\$0.00	\$0.00	View in-state rates	View international rates	State-to-state calls on weekends are 5 cents/min.
Sprint 500 Anytime	\$0.10	\$0.00	\$25.00	View in-state rates	View international rates	First 500 state-to-state minutes are billed at 5 cents/minute
Sprint 1000 Anytime	\$0.10	\$0.00	\$40.00	View in-state rates	View international rates	First 1000 state-to-state minutes are billed at 4 cents/minute
AT&T One Rate 10¢	\$0.10	\$0.00	\$5.00	View in-state rates	View international rates	Online billing only. AT&T may charge a monthly connection fee for in-state calls in some states.
AT&T 5¢ Nights	\$0.10	\$0.00	\$5.00	View in-state rates	View international rates	Online billing only. Night state-to-state calls from 7 pm to 7 am are billed at 5 cents/minute. AT&T may charge a monthly connection fee for in-state calls in some states.
LifeLine Smart 175	\$0.10	\$0.00	\$9.99	View in-state rates	View international rates	The rate for state-to-state calls is 5.7 cents/minute for the first 175 minutes.
Sprint Sense Anytime	\$0.10	\$10.95	\$0.00	View in-state rates	View international rates	
Earth Tones Blue Defender	\$0.10	\$2.00	\$0.00	View in-state rates	View international rates	The plan has a 6-second billing increment with a 30-second minimum.
LifeLine Smart 175 with Instate Bonus	\$0.10	\$2.00	\$9.99	View in-state rates	View international rates	The rate for state-to-state calls is 5.7 cents/minute for the first 175 minutes.
LifeLine Smart 175 with	\$0.10	\$2.00	\$9.99	View in-state rates	View international rates	The rate for state-to-state calls is 5.7 cents/minute for the first 175

International Bonus

minutes.

AT&T One Rate 10¢ with One Rate Intl

\$0.10

\$2.95

\$5.00

[View in-state rates](#)[View international rates](#)

Online billing only. AT&T may charge a monthly connection fee for in-state calls in some states.

AT&T 5¢ Nights with One Rate Intl

\$0.10

\$2.95

\$5.00

[View in-state rates](#)[View international rates](#)

Online billing only. Night state-to-state calls from 7 pm to 7 am are billed at 5 cents/minute. AT&T may charge a monthly connection fee for in-state calls in some states.

Verizon Timeless

\$0.10

\$3.00

\$0.00

[View in-state rates](#)[View international rates](#)

Verizon Timeless with Worldwide Saver

\$0.10

\$3.00

\$0.00

[View in-state rates](#)[View international rates](#)

Excel Dime Deal 2000

\$0.10

\$3.75

\$0.00

[View in-state rates](#)[View international rates](#)

LifeLine Smart 175 with Instate and International Bonuses

\$0.10

\$4.00

\$9.99

[View in-state rates](#)[View international rates](#)

The rate for state-to-state calls is 5.7 cents/minute for the first 175 minutes.

Excel Three-Penny Plan

\$0.10

\$5.95

\$0.00

[View in-state rates](#)[View international rates](#)

State-to-state calls at night from 7 pm until 7 am are 3 cents/min.

Excel Dime Deal 2000 with WorldRate Now

\$0.10

\$7.25

\$0.00

[View in-state rates](#)[View international rates](#)

Excel Three-Penny Plan with WorldRate Now

\$0.10

\$9.45

\$0.00

[View in-state rates](#)[View international rates](#)

First 2000 minutes for state-to-state calls at night from 7 pm to 7 am are 3 cents/min.

Earth Tones Sustainer

\$0.13

\$0.00

\$0.00

[View in-state rates](#)[View international rates](#)

The plan has a 6-second billing increment with a 30-second minimum.

Frontier One

\$0.17

\$0.00

\$0.00

[View in-state rates](#)[View international rates](#)

Additional \$2.99 monthly fee will apply for the Optional International Plan.

Frontier Connections

\$0.25

\$0.00

\$0.00

[View in-state rates](#)[View international rates](#)

State-to-state calls are 10 cents/minute from 7 pm until 7 am on weekdays and all day on weekends. Additional \$2.99 monthly fee will apply for the Optional International Plan.

State-to-state calls are 10 cents/minute from 7 pm until 7

**Frontier
Connections**

\$0.25

\$3.00

\$0.00

[View in-state rates](#)[View international
rates](#)

am on weekdays and all day on weekends. Additional \$2.99 monthly fee will apply for the Optional International Plan.

All rates are subject to change without notice. Some rates are rounded up to cents. PhoneRateFinder.com does its best to keep information about rates up to date and reliable. We handle a great amount of information from hundreds of different long distance companies every day, and some information on this web site might be incorrect due to human error. Again, we do our best to provide you with the most accurate information, and we appreciate any feedback on how PhoneRateFinder.com can serve you better.

Questions? Suggestions? Comments?[e-mail us](#)

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May 24, 2005

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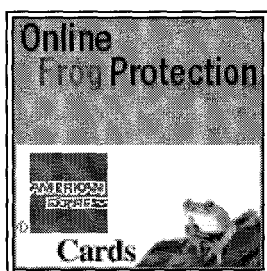
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ComparisonsCell Phone/Wireless
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Continental State-To-State Long Distance Phone Rate Comparison

All Plans - Sorted Alphabetically by Plan Name
View The Top 10 Long Distance Phone Rate Plans

Who Are These Companies?

Need Help Reading Our Tables?

Please Note: You can click on a column header to sort the data according to the column n**Long Distance Phone Rate Plans**Click on the plan name for more detailed information
about that plan or to sign upMinimum
Monthly
Bill

Day

Eve

Sat

Su

3U Telecom 4.8NOTE: Available to customers of all local phone
companies in the Continental U.S.
[GET DETAILS]

\$0.00

5.33¢

5.33¢

5.33¢

5.33¢

AT&T Lucky Dog (10-10-345)NOTE: This is a dial-around plan. No need to switch
carriers.
[GET DETAILS]

\$0.00

71.10¢

71.10¢

71.10¢

71.10¢

**AT&T One Rate 7 Cents Plus Plan with
AnyHour International Advantage Plan**NOTE: Listed rate includes \$2.49 in-state connection fee
which may be lower in certain states.
[GET DETAILS]

\$9.92

7.78¢

7.78¢

7.78¢

7.78¢

AccuChatNOTE: This is a dial-around plan which is used by calling
a toll free access number from a pre-registered phone.
No need to switch carriers.
[GET DETAILS]

\$1.00

7.67¢

7.67¢

7.67¢

7.67¢

AccuChat DallasNOTE: Only available in Dallas and Fort Worth. This is a
dial-around plan which is used by calling a local access
number and entering a security code. No need to switch
carriers.
[GET DETAILS]

\$1.00

4.33¢

4.33¢

4.33¢

4.33¢

Long Distance Phone Rate PlansClick on the plan name for more detailed information
about that plan or to sign upMinimum
Monthly
Bill

Day

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Su

AccuChat Select AreasNOTE: Only available in select areas nationwide. This is
a dial-around plan which is used by calling a toll free
access number. No need to switch carriers.
[GET DETAILS]

\$1.00

5.44¢

5.44¢

5.44¢

5.44¢

AccuDialNOTE: This is a dial-around plan which is used by calling
a toll free access number from a pre-registered phone.
No need to switch carriers. Can also be used as a calling
card away from home.
[GET DETAILS]

\$1.00

6.55¢

6.55¢

6.55¢

6.55¢

AccuLinQ QuickLinqNOTE: This is a dial-around plan which is used by calling
a toll free access number from a pre-registered phone.
No need to switch carriers. Calling card Continental U.S.
base domestic rate is 8.9 cents per minute.
[GET DETAILS]

\$1.00

9.89¢

9.89¢

9.89¢

9.89¢

AccuLinQ Select Areas

NOTE: Only available in select areas nationwide. This is a dial-around plan which is used by calling a toll free access number from a pre-registered phone. No need to switch carriers.

[GET DETAILS]

\$1.00 5.44¢ 5.44¢ 5.44¢ 5.4

Airespring Global Fibernet 2.85

NOTE: Listed rates only available to customers of some major local companies. Available to customers of others at higher rates. Not available at all in DE, ID, LA, ME, MT, NE, NH, ND, RI, SD, TN, VT, WV, or WY.

[GET DETAILS]

\$0.00 3.17¢ 3.17¢ 3.17¢ 3.1

Long Distance Phone Rate Plans

Click on the plan name for more detailed information about that plan or to sign up

Minimum
Monthly
Bill

Day

Eve

Sat

Si

Airespring Global Fibernet 3.25

NOTE: Listed rates only available to customers of some major local companies. Available to customers of others at higher rates. Not available at all in DE, ID, LA, ME, MT, NE, NH, ND, RI, SD, TN, VT, WV, or WY.

[GET DETAILS]

\$0.00 3.61¢ 3.61¢ 3.61¢ 3.6

ECG 2.75

NOTE: Available to customers of most major local phone companies in the Continental U.S. Check signup for eligibility.

[GET DETAILS]

\$0.59 3.06¢ 3.06¢ 3.06¢ 3.0

Earthtones Blue Defender

[GET DETAILS]

\$2.00 11.11¢ 11.11¢ 11.11¢ 11.

Earthtones Green Saver

[GET DETAILS]

\$4.95 8.89¢ 8.89¢ 8.89¢ 8.8

Earthtones Sustainer

[GET DETAILS]

\$0.00 14.44¢ 14.44¢ 14.44¢ 14.

Long Distance Phone Rate Plans

Click on the plan name for more detailed information about that plan or to sign up

Minimum
Monthly
Bill

Day

Eve

Sat

Si

Excel Dime Deal 2000

[GET DETAILS]

\$5.61 11.11¢ 11.11¢ 11.11¢ 11.

Excel Dime Deal 2000 with Worldrate One

[GET DETAILS]

\$8.94 11.11¢ 11.11¢ 11.11¢ 11.

GTC Telecom Business

[GET DETAILS]

\$4.95 5.55¢ 5.55¢ 5.55¢ 5.5

GTC Telecom Residential

[GET DETAILS]

\$0.00 5.55¢ 5.55¢ 5.55¢ 5.5

MCI Anytime 200 In-State

[GET DETAILS]

\$14.54 7.86¢ 7.86¢ 7.86¢ 7.8

Long Distance Phone Rate Plans

Click on the plan name for more detailed information about that plan or to sign up

Minimum
Monthly
Bill

Day

Eve

Sat

Si

MCI Telecom USA (10-10-220)

NOTE: This is a dial-around plan. No need to switch carriers.

[GET DETAILS]

\$0.00 \$1.12 \$1.12 \$1.12 \$1

MCI Telecom USA (10-10-321)

NOTE: This is a dial-around plan. No need to switch carriers.

[GET DETAILS]

\$0.00 22.70¢ 22.70¢ 22.70¢ 22.70¢

Norcom 5.9

NOTE: Only available to Verizon customers in CT, MA, ME, NY, and PA and to Bell South customers in FL.

[GET DETAILS]

\$3.95 6.55¢ 6.55¢ 6.55¢ 6.55¢

PT-1 Dialaround (10-16-868)

NOTE: Only available in parts of AZ, CA, CO, CT, DE, DC, FL, GA, IL, MA, MD, MI, NJ, NV, NY, OR, PA, RI, TX, VA, WA, WV. This is a dial-around plan. No need to switch carriers.

[GET DETAILS]

\$0.00 8.78¢ 8.78¢ 8.78¢ 8.78¢

Pioneer Rate Buster

NOTE: Available to customers of most major local phone companies in the Continental U.S. except former GTE areas. Click to check for eligibility.

[GET DETAILS]

\$0.00 3.00¢ 3.00¢ 3.00¢ 3.00¢

Long Distance Phone Rate Plans

Click on the plan name for more detailed information about that plan or to sign up

Minimum
Monthly
Bill

Day

Eve

Sat

Sun

Pioneer Talk Cents

NOTE: Available to customers of most major local phone companies in the Continental U.S. except former GTE areas. Click to check for eligibility.

[GET DETAILS]

\$0.00 3.61¢ 3.61¢ 3.61¢ 3.61¢

PowerNet Global 3.3

NOTE: Available to customers of all local phone companies in the Continental U.S. except in AR, ID, IA, ME, MN, MT, ND, NE, SD, and VT.

[GET DETAILS]

\$222.20 3.67¢ 3.67¢ 3.67¢ 3.67¢

PowerNet Global 4.25

NOTE: Available to customers of all local phone companies in the Continental U.S.

[GET DETAILS]

\$27.77 4.72¢ 4.72¢ 4.72¢ 4.72¢

PowerNet Global 4.5

NOTE: Available to customers of all local phone companies in the Continental U.S.

[GET DETAILS]

\$2.78 5.00¢ 5.00¢ 5.00¢ 5.00¢

PowerNet Global 4.9 - 6 Second

NOTE: Available to customers of all local phone companies in the Continental U.S.

[GET DETAILS]

\$2.78 5.44¢ 5.44¢ 5.44¢ 5.44¢

Long Distance Phone Rate Plans

Click on the plan name for more detailed information about that plan or to sign up

Minimum
Monthly
Bill

Day

Eve

Sat

Sun

PowerNet Global California

NOTE: Available to customers of all local phone companies in California.

[GET DETAILS]

\$0.00 6.00¢ 6.00¢ 6.00¢ 6.00¢

Primus Spectra A 1002

NOTE: Available to customers of all local phone companies in the Continental U.S.

[GET DETAILS]

\$0.00 5.44¢ 5.44¢ 5.44¢ 5.44¢

Primus Spectra A 1003

NOTE: Available to customers of all local phone companies in the Continental U.S.

[GET DETAILS]

\$5.55 6.55¢ 6.55¢ 6.55¢ 6.55¢

Primus Spectra A 913

NOTE: Available to customers of all local phone companies in the Continental U.S.

[GET DETAILS]

\$0.00 5.44¢ 5.44¢ 5.44¢ 5.44¢

Primus Spectra A 914

NOTE: Available to customers of all local phone

companies in the Continental U.S. [GET DETAILS]	\$0.00	5.44¢	5.44¢	5.44¢	5.4
Long Distance Phone Rate Plans Click on the plan name for more detailed information about that plan or to sign up	Minimum Monthly Bill	Day	Eve	Sat	Si
Primus Spectra A 917 NOTE: Available to customers of all local phone companies in the Continental U.S. [GET DETAILS]	\$0.00	5.44¢	5.44¢	5.44¢	5.4
Primus Spectra Q 1100 NOTE: NOT available in AK, AZ, CO, HI, IA, ID, MN, MT, ND, NE, NM, OR, SD, UT, WA, or WY. [GET DETAILS]	\$0.00	5.44¢	5.44¢	5.44¢	5.4
QWEST Dial Around (10-10-432) NOTE: Not available in 14 States that are USWest calling areas. This is a dial-around plan. No need to switch carriers. [GET DETAILS]	\$0.00	78.33¢	78.33¢	78.33¢	78.
Sprint Sense AnyTime NOTE: Listed rates include State Cost recovery charge of \$1.99. May be lower in certain states. [GET DETAILS]	\$7.16	11.09¢	11.09¢	11.09¢	11.
Startec Global Communications Dialaround (10-10-719) NOTE: This is a dial-around plan. No need to switch carriers. Domestic calls have a 15 cent per call surcharge. International calls have a 50 cent per call surcharge. [GET DETAILS]	\$1.00	23.78¢	23.78¢	23.78¢	23.
Long Distance Phone Rate Plans Click on the plan name for more detailed information about that plan or to sign up	Minimum Monthly Bill	Day	Eve	Sat	Si
TelCan 800 Follow Me NOTE: This is a stand alone toll free follow me service. [GET DETAILS]	\$4.00	6.50¢	6.50¢	6.50¢	6.5
TelCan Dialaround NOTE: This is a dial-around plan which is used by calling a toll free access number from a pre-registered phone. No need to switch carriers. [GET DETAILS]	\$4.00	5.90¢	5.90¢	5.90¢	5.9
Telrite E-longdistance NOTE: Available to residential customers of all local phone companies in the Continental United States. [GET DETAILS]	\$0.00	5.55¢	4.17¢	4.17¢	4.1
Total Call International America Choice NOTE: Available to residential customers of all local phone companies in the Continental United States. [GET DETAILS]	\$2.50	4.33¢	4.33¢	4.33¢	4.3
Total Call International Americas Best NOTE: Available to residential customers of all local phone companies in the Continental United States. [GET DETAILS]	\$2.50	4.33¢	4.33¢	4.33¢	4.3
Long Distance Phone Rate Plans Click on the plan name for more detailed information about that plan or to sign up	Minimum Monthly Bill	Day	Eve	Sat	Si
Total Call International Connect for Less NOTE: Available to customers of all local phone companies in the Continental United States. [GET DETAILS]	\$0.00	5.44¢	5.44¢	5.44¢	5.4
Total Call International Global Reach					

NOTE: Available to customers of all local phone companies in the Continental United States.
[GET DETAILS]

\$0.00 5.44¢ 5.44¢ 5.44¢ 5.4

Total Call International Nations Favorite

NOTE: Available to customers of all local phone companies in the Continental United States.
[GET DETAILS]

\$0.00 4.89¢ 4.89¢ 4.89¢ 4.8

TouchTone SE2

NOTE: Available to customers of all local phone companies in the Continental U.S.
[GET DETAILS]

\$0.00 4.33¢ 4.33¢ 4.33¢ 4.3

Unitel 2.7

NOTE: These rates only available to customers in Bell South, SBC, Qwest, and Verizon (former Bell Atlantic) areas. Other areas higher rates may apply.
[GET DETAILS]

\$2.00 3.00¢ 3.00¢ 3.00¢ 3.0

Long Distance Phone Rate Plans

Click on the plan name for more detailed information about that plan or to sign up

Minimum
Monthly
Bill

Day

Eve

Sat

Su

Unitel 3.5

NOTE: These rates only available to customers in Bell South, SBC, Qwest, and Verizon (former Bell Atlantic) areas. Other areas higher rates may apply.
[GET DETAILS]

\$2.00 3.89¢ 3.89¢ 3.89¢ 3.8

Unitel 3.9

NOTE: Only available to customers in Bell South, SBC, Qwest, and Verizon (former Bell Atlantic) areas. Not available in Alabama.
[GET DETAILS]

\$2.00 4.33¢ 4.33¢ 4.33¢ 4.3

Vartec 5Talk Dialaround (10-10-811)

NOTE: This is a dial-around plan. No need to switch carriers. Verify rates with Vartec prior to calling as they offer many plans. Not available in AK or HI.
[GET DETAILS]

\$3.95 16.66¢ 16.66¢ 16.66¢ 16.

Vartec Clearchoice 5Talk Dialaround (10-10-636)

[GET DETAILS]

\$3.95 16.66¢ 16.66¢ 16.66¢ 16.

Vartec Fiveline Dialaround (10-10-811)

NOTE: This is a dial-around plan. No need to switch carriers. Verify rates with Vartec prior to calling as they offer many plans. Not available in AK or HI.
[GET DETAILS]

\$3.95 55.55¢ 55.55¢ 55.55¢ 55.

Long Distance Phone Rate Plans

Click on the plan name for more detailed information about that plan or to sign up

Minimum
Monthly
Bill

Day

Eve

Sat

Vartec Voice

[GET DETAILS]

\$4.25 7.78¢ 7.78¢ 7.78¢ :

Verizon e-Values

[GET DETAILS]

\$1.50 11.11¢ 11.11¢ 5.55¢ :

W2Com 3.99

NOTE: Only available to customers in AZ,CA,FL,IL,IN,LA,MA,MD,MI,NJ,NV,OH,RI,SC,TN,TX,UT,VA, and WV.
[GET DETAILS]

\$0.15 4.43¢ 4.43¢ 4.43¢ ,

ZoneLD 3.9

NOTE: Available to customers of most major local phone companies in the Continental U.S. Click to check for eligibility. Monthly fee includes 255 minutes of Continental U.S. interstate calling each month.
[GET DETAILS]

\$4.32 4.33¢ 4.33¢ 4.33¢ ,

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EXHIBIT B

IBFA Acquisition Company, LLC are currently providing service in the jurisdictions, at the rates indicated.

The difference in rates offered for similar services in other jurisdictions and the rates proposed in Arizona is a result of the different rates the underlying carrier(s) charge(s) Applicant in each jurisdiction.

IBFA Acquisition Company, LLC
Long Distance Rates
Jurisdictions Providing Service In

State	Switched Inbound		Switched Outbound		Calling Card	
	18 Second Increments	Amount of Difference (+/-)	18 Second Increments	Amount of Difference (+/-)	18 Second Increments	Amount of Difference (+/-)
AZ	\$0.0297		\$0.0390		\$0.1390	
CO	\$0.0297	0	\$0.0390	0	\$0.1390	0
DC	\$0.0297	0	\$0.0390	0	\$0.1390	0
ID	\$0.0297	0	\$0.0297	\$0.0093	\$0.1390	0
IN	\$0.0297	0	\$0.0390	0	\$0.1390	0
IA	\$0.0297	0	\$0.0390	0	\$0.1390	0
MI	\$0.0297	0	\$0.0390	0	\$0.1390	0
MT	\$0.0297	0	\$0.0390	0	\$0.1390	0
NH	\$0.0297	0	\$0.0390	0	\$0.1390	0
NJ	\$0.0297	0	\$0.0390	0	\$0.1390	0
NC	\$0.0297	0	\$0.0390	0	\$0.1390	0
ND	\$0.0297	0	\$0.0390	0	\$0.1390	0
OR	\$0.0297	0	\$0.0390	0	\$0.1390	0
PA	\$0.0297	0	\$0.0390	0	\$0.1390	0
TX	\$0.0297	0	\$0.0297	\$0.0093	\$0.1390	0
UT	\$0.0297	0	\$0.0390	0	\$0.1390	0
VA	\$0.0297	0	\$0.0390	0	\$0.1390	0
WI	\$0.0297	0	\$0.0390	0	\$0.1390	0
WY	\$0.0297	0	\$0.0237	\$0.0153	\$0.1390	0

+ = Rate is lower than Arizona Rate
- = Rate is higher than Arizona Rate

5/25/2005, 4:33 PM

EXHIBIT C

IBFA Acquisition Company, LLC has applications for authority to provide telecommunication services pending in the jurisdictions, at the rates indicated.

The difference in rates offered for similar services in other jurisdictions and the rates proposed in Arizona is a result of the different rates the underlying carrier(s) charge(s) Applicant in each jurisdiction.

IBFA Acquisition Company, LLC
Long Distance Rates
Jurisdictions Where Applications are Pending

State	Switched Inbound		Switched Outbound		Calling Card	
	18 Second Increments	Amount of Difference (+/-)	18 Second Increments	Amount of Difference (+/-)	18 Second Increments	Amount of Difference (+/-)
AZ	\$0.0297		\$0.0390		\$0.1390	
AL	\$0.0297	0	\$0.0237	\$0.0153	\$0.1390	0
AR	\$0.0297	0	\$0.0315	\$0.0075	\$0.2250	-\$0.0860
CA	\$0.0297	0	\$0.0390	0	\$0.1390	0
FL	\$0.0297	0	\$0.0297	\$0.0093	\$0.1390	0
GA	\$0.0297	0	\$0.0237	\$0.0153	\$0.1390	0
IL	\$0.0297	0	\$0.0147	\$0.0243	\$0.1390	0
KS	\$0.0297	0	\$0.0327	\$0.0063	\$0.1390	0
KY	\$0.0327	-\$0.0030	\$0.0267	\$0.0123	\$0.1990	-\$0.0600
LA	\$0.0297	0	\$0.0207	\$0.0183	\$0.1390	0
MD	\$0.0297	0	\$0.0237	\$0.0153	\$0.1390	0
MA	\$0.0297	0	\$0.0207	\$0.0183	\$0.1390	0
MN	\$0.0297	0	\$0.0267	\$0.0123	\$0.1390	0
MS	\$0.0297	0	\$0.0267	\$0.0123	\$0.1390	0
NE	\$0.0297	0	\$0.0297	\$0.0093	\$0.1390	0
NV	\$0.0297	0	\$0.0390	0	\$0.1390	0
NY	\$0.0297	0	\$0.0390	0	\$0.1390	0
VT	\$0.0297	0	\$0.0297	\$0.0093	\$0.1390	0
WA	\$0.0297	0	\$0.0297	\$0.0093	\$0.1390	0
WV	\$0.0297	0	\$0.0297	\$0.0093	\$0.1390	0

+ = Rate is lower than Arizona Rate
- = Rate is higher than Arizona Rate

5/25/2005, 4:34 PM